

## **TEN IMMEDIATE BENEFITS OF HEALTH CARE REFORM**

The passage of the historic Patient Protection and Affordable Care Act will provide meaningful benefits that take effect at once:

- Pre-existing condition exclusions for children in all new plans are now prohibited.
- Uninsured Americans who are uninsured because of a pre-existing condition will now have access to health insurance.
- The practice of dropping people from coverage when they get sick is now prohibited.
- Prescription drug prices for seniors will be lower by reducing the donut hole.
- Small businesses will be able to afford the purchase of coverage of their employees through tax credits.
- Lifetime limits and restrictive annual limits on benefits in all plans are now prohibited.
- Insurance coverage will now be extended to the dependent children of enrollees until age 26.
- New health care plans are required to cover preventive services and immunizations without cost-sharing.

- Consumers, seeking to appeal new insurance plan decisions, will now have access to an effective internal and external appeals process.
- Insurers with high administrative overhead will now be required to issue rebates to enrollees and are required to disclose what percentage of insurance premiums are used to pay for administrative costs.

The immediate impact of all these benefits is lower health care costs for all Americans.